



# AGENDA ITEM REQUEST FORM

Item No. 7a

**MUNICIPAL SERVICES**

Department Submitting Request

**DON PRINCE**

Dept Head's Signature

**REG COMMISSION** **DEADLINE TO**  
**Meeting Dates 7:00PM** **Town Clerk**

- |                                     |              |                  |
|-------------------------------------|--------------|------------------|
| <input type="checkbox"/>            | Oct 12, 2010 | Oct 1 (5:00 pm)  |
| <input type="checkbox"/>            | Nov 9, 2010  | Oct 29 (5:00 pm) |
| <input checked="" type="checkbox"/> | Dec 7, 2010  | Nov 23 (5:00 pm) |
| <input type="checkbox"/>            | Jan 11, 2011 | Dec 31 (5:00 pm) |
| <input type="checkbox"/>            | Feb 8, 2011  | Jan 28 (5:00 pm) |
| <input type="checkbox"/>            | Mar 8, 2011  | Feb 25 (5:00 pm) |

**ROUNDTABLE** **DEADLINE TO**  
**Meeting Dates 7:00PM** **Town Clerk**

- |                          |              |                  |
|--------------------------|--------------|------------------|
| <input type="checkbox"/> | Oct 26, 2010 | Oct 15 (5:00 pm) |
| <input type="checkbox"/> | Nov 22, 2010 | Nov 12 (5:00 pm) |
| <input type="checkbox"/> | Dec 14, 2010 | Nov 30 (5:00 pm) |
| <input type="checkbox"/> | Jan 25, 2011 | Jan 14 (5:00 pm) |
| <input type="checkbox"/> | Feb 22, 2011 | Feb 11 (5:00 pm) |
| <input type="checkbox"/> | Mar 22, 2011 | Mar 11 (5:00 pm) |

\*Subject to Change

- |                                     |              |                          |                |                          |              |                          |              |
|-------------------------------------|--------------|--------------------------|----------------|--------------------------|--------------|--------------------------|--------------|
| <input checked="" type="checkbox"/> | Presentation | <input type="checkbox"/> | Reports        | <input type="checkbox"/> | Consent      | <input type="checkbox"/> | Ordinance    |
| <input type="checkbox"/>            | Resolution   | <input type="checkbox"/> | Quasi Judicial | <input type="checkbox"/> | Old Business | <input type="checkbox"/> | New Business |

**SUBJECT TITLE:** National Flood Insurance Program (NFIP), Community Rating System (CRS)

**EXPLANATION:** The NFIP provides federally backed flood insurance that encourages communities to enact and enforce floodplain regulations. To be covered by a flood insurance policy, a property must be in a community that participates in the NFIP. To qualify for the program, a community adopts and enforces a floodplain management ordinance to regulate development in flood hazard areas. Under the CRS, there is an incentive for communities to do more than just regulate construction of new buildings to minimum national standards. The objective of the CRS is to reward communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS rewards communities that go above and beyond by giving discounts on National Flood Insurance to residents that have federally backed loans.

The community must recertify that it is continuing to perform the activities that are being credited by the CRS. Every five years the Town is audited by the CRS to ensure that all requirements are met and a rating is determined. In September 2009, a five year audit was conducted for the Town. The Town previously had a class rating of 8 which meant a 10% discount for residents in the Special Flood Hazard Area (SFHA). As of October 2010, the Town's rating has increased to a class 7, increasing our residents discount to 15% on the premium cost of flood insurance for NFIP policies issued or renewed in SFHA areas and 5% in Non-SFHA areas. In 2009, Town residents saved \$32,000. It is estimated that the residents of LBTS could save approximately \$45,000 in insurance premiums.

**RECOMMENDATION:** N/A

**EXHIBITS:** Attached letter from the Department of Homeland Security, Federal Emergency Management Agency (FEMA).

**FISCAL IMPACT AND APPROPRIATION OF FUNDS:** N/A

- |                          |                            |                          |                   |
|--------------------------|----------------------------|--------------------------|-------------------|
| <input type="checkbox"/> | Amount                     | <input type="checkbox"/> | Acct #            |
| <input type="checkbox"/> | Transfer of funds required | <input type="checkbox"/> | From Acct # _____ |

Reviewed by Town Attorney  
 Yes  No

Town Manager Initials CP



**FEMA**

OCT 12 2010

Esther Colon  
Lauderdale By the Sea City Manager  
4501 Ocean Drive  
Lauderdale By The Sea, Florida 33308

OFFICE OF THE

OCT 22 2010

TOWN MANAGER

Dear Ms. Colon:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 15 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2010. This increase is based on a field verification of your five-year cycle CRS application. I am enclosing the field verification report showing the results of your application review for your records.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle or three-year cycle for CRS Class 5 or better communities. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Janice Mitchell, by telephone at (770) 220-5441.

Sincerely,

A handwritten signature in black ink, appearing to read "Sandra K. Knight".

Sandra K. Knight, PhD, PE  
Deputy Federal Insurance and  
Mitigation Administrator, Mitigation

Enclosure

cc: Don Prince, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

---

Town of Lauderdale-By-The-Sea, FL

Verified Class 7

NFIP Number: 125123

Cycle

Date of Verification Visit: September 15, 2009

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1600 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The community has met the Class 7 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Elevation Certificates:** The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. Elevation Certificates, plans, regulations and other records are maintained in a secure location away from the permit office. (66 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with flood zone information from the community's latest Flood Insurance Rate Map (FIRM), publicizing the service annually and maintaining records. (140 points)

**Activity 330 – Outreach Projects:** A community brochure is mailed to all properties in the community on an annual basis. An outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also provides flood information through, displays at public buildings. (180 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Broward County Library. Credit is also provided for floodplain information displayed on the community's website. (86 points)

**Activity 360 – Flood Protection Assistance:** The community provides technical advice and assistance to interested property owners and annually publicizes the service. (52 points)

**Activity 410 – Additional Flood Data:** Credit is provided for a cooperating technical partnership agreement with FEMA. (15 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 52 acres in the SFHA as open space. Credit is also provided for open space land that is preserved in a natural state. (164 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for higher regulatory standards and state mandated regulatory standards. Credit is also provided for a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3 and for staff education and certification as a floodplain manager. (275 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps, overlay maps and parcel records in the day to day management of the floodplain. (104 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (167 points)

**Section 502 - Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of August 31, 2009 the Town of Lauderdale-By-The-Sea is now a Category A community for CRS purposes and no further action is required. (No credit points are applicable to this section)

**Activity 540 – Drainage System Maintenance:** All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed by the Town's Public Works Department. Records are being maintained for both inspections and required maintenance. The community also enforces a regulation prohibiting dumping in the drainage system. (280 points)

**Activity 630 – Dam Safety:** All Florida communities currently receive CRS credit for the state's dam safety program. (71 points)

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

**CEO Name / Address:**

Esther Colon  
Town Manager  
4501 Ocean Drive  
Lauderdale-By-The-Sea, Florida 33308

**CRS Coordinator Name / Address:**

Don Prince  
Public Works Director  
4501 Ocean Drive  
Lauderdale-By-The-Sea, Florida 33308  
954 - 776 - 5119

Date Report Prepared: March 26, 2010

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:

	Credit
c310      66	66
c320      140	140
c330      180	180
c340	
c350      86	86
c360      52	52
c410      10      x CGA      1.50      =	15
c420      109      x CGA      1.50      =	164
c430      183      x CGA      1.50      =	275
c440      69      x CGA      1.50      =	104
c450      111      x CGA      1.50      =	167
c510	
c520	
c530	
c540      280	280
c610	
c620	
c630      71	71

**722 Community Classification Calculation:**

cT = total of above

cT = 1600

Community Classification (from Appendix C):

Class = 7

**CEO Name/Address:**

Esther Colon  
 Town Manager  
 4501 Ocean Drive  
 Lauderdale-By-The-Sea, Florida 33308

**CRS Coordinator Name/Address:**

Don Prince  
 Public Works Director  
 4501 Ocean Drive  
 Lauderdale-By-The-Sea, Florida 33308  
 954 - 776 - 5119

Date Report Prepared: March 26, 2010